

From: Melissa McCool

Sent: Thursday, April 06, 2006 1:45 PM

To: Public Hearing

Subject: Oppose the Bank of Wal-Mart

Dear Mr. Gruenberg,

Please remember Wal-Mart's size, just as Wal-Mart is quick to remind critics that another retailer, Target Stores, also holds a banking charter. A Wal-Mart bank would pose risk to the FDIC and American fiscal security due to its sheer size. Target's FY 2006 revenues were \$52 billion, only one-sixth the size of Wal-Mart's. A Wal-Mart ILC would dwarf those managed by any of the other companies that currently hold charters.

thank you for your consideration and time.

sincerely,

Melissa McCool